

RECORDING REQUESTED BY

APN 1220-22-410-093

AND WHEN RECORDED MAIL TO

ARM FINANCIAL CORPORATION

P.O. BOX 85309

SAN DIEGO, CA 92186-5309

000501273

Trustee Sale No. 00-03165

VA # LH-434361179911

Loan No. 18841782

Space above this line for recorder's use only

Title Order No.

SUBSTITUTION OF TRUSTEE

WHEREAS, VIJAY K. RATTI, A MARRIED MAN AND MEENA K. RATTI, HIS WIFE, was the original Trustor, RUTH DIETH, was the original Trustee, and HOMESIDE LENDING, INC., was the original Beneficiary under that certain Deed of Trust dated 11/26/1997, Recorded on 12/03/1997, Instrument 0427664, Book 1297, Page 0866 of official records in the office of the Recorder of DOUGLAS County, Nevada, and

WHEREAS, HOMESIDE LENDING, INC., the undersigned, is the present Beneficiary under said Deed of Trust, and,

WHEREAS, the undersigned desires to substitute a new Trustee under said Deed of Trust in the place of and stead of said original Trustee thereunder.

Now, THEREFORE, the undersigned Beneficiary hereby substitutes **ARM FINANCIAL CORPORATION**, P.O. BOX 85309, SAN DIEGO, CA 92186-5309, as Trustee of Said Deed of Trust.

Whenever the context hereof so requires, the masculine gender includes the feminine and/or neuter, and the singular number indicates the plural.

0494921

BK0600PG5864

T.S. #:
LOAN #:
TITLE ORDER #:

DATE: 6-22-00

HOMESIDE LENDING INC.

Beverly K. Huber
BEVERLY K. HUBER, ASST. SECRETARY

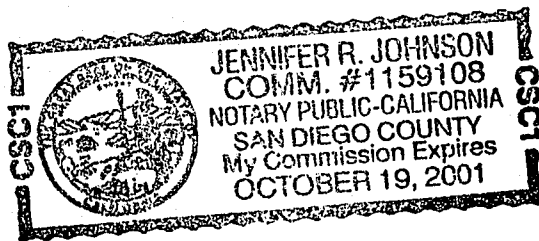
STATE OF CALIFORNIA

COUNTY OF SAN DIEGO

On 6-22-00 before me, JENNIFER R. JOHNSON, a Notary Public in and for said county, personally appeared BEVERLY K. HUBER, ASST. SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Jennifer R. Johnson
Notary Public in and for said County and State



REQUESTED BY
STEWART TITLE OF DOUGLAS COUNTY
IN OFFICIAL RECORDS OF
DOUGLAS CO., NEVADA

2000 JUN 29 AM 10:53

LINDA SLATER
RECORDER

\$8⁰⁰ PAID KO DEPUTY

0494922

BK0600P65865